

Information to identify the case:	
Debtor 1	William Vargas First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Wendy L Vargas First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 17-26939-MBK	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William Vargas

Wendy L Vargas

2/16/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:

William Vargas
Wendy L Vargas
Debtors

Case No. 17-26939-MBK

Chapter 13

District/off: 0312-3

User: admin

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Date Rcvd: Feb 16, 2023

Form ID: 3180W

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2023:**Recip ID**

Recip ID	Recipient Name and Address
db/jdb	+ William Vargas, Wendy L Vargas, 265 3rd avenue, Toms River, NJ 08757-4808
cr	+ CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517021601	Body in Motion Sports & Orthopaedics, 599 Route 37 W 2nd Floor North, Toms River, NJ 08755-8011
517176999	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
517021620	First Financial FCU, PO Box 37603, Philadelphia, PA 19101-0603
517021624	+ Physicians Surgicenter LLC, 1 Plaza Drive, Unite 2-4, Toms River, NJ 08757-3761
519294435	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 16 2023 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 16 2023 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Feb 16 2023 20:42:00	NewRez LLC, RAS Crane & Partners, PLLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517021597	EDI: BANKAMER.COM	Feb 17 2023 01:34:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
517188447	+ EDI: BANKAMER2.COM	Feb 17 2023 01:34:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517021598	EDI: TSYS2	Feb 17 2023 01:34:00	Barclay Card, PO Box 13337, Philadelphia, PA 19101-3337
517021600	+ EDI: CITICORP.COM	Feb 17 2023 01:34:00	Best Buy, PO Box 790441, Saint Louis, MO 63179-0441
517021602	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Feb 16 2023 20:43:00	Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610
517178971	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Feb 16 2023 20:43:00	Caliber Home Loans, Inc., CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY OK 73134-2500
517021603	+ EDI: CAPITALONE.COM	Feb 17 2023 01:34:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517021614	EDI: CITICORP.COM	Feb 17 2023 01:34:00	Citi Cards, PO Box 790046, Saint Louis, MO

District/off: 0312-3

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517021615	EDI: WFNNB.COM	Feb 17 2023 01:34:00	63179-0046 Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
517021617	Email/PDF: DellBKNotifications@resurgent.com	Feb 16 2023 20:54:25	Dell Preferred Account, PO Box 6403, Carol Stream, IL 60197-6403
517021618	+ EDI: DISCOVER.COM	Feb 17 2023 01:34:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
517030814	EDI: DISCOVER.COM	Feb 17 2023 01:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517021621	+ EDI: CITICORP.COM	Feb 17 2023 01:34:00	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
517188282	+ Email/Text: bankruptcy@greenskycredit.com	Feb 16 2023 20:42:00	Home Depot Loan Svcs., Greensky, LLC, 1797 N.E. Expressway, Ste. 100, Atlanta, GA 30329-2451
517021612	EDI: JPMORGANCHASE	Feb 17 2023 01:34:00	Chase, PO Box 15153, Wilmington, DE 19886
517193567	+ Email/Text: camanagement@mtb.com	Feb 16 2023 20:43:00	M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
519797081	+ Email/Text: mtgbk@shellpointmtg.com	Feb 16 2023 20:42:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
519797082	+ Email/Text: mtgbk@shellpointmtg.com	Feb 16 2023 20:42:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
517021625	Email/Text: Bankruptcy.Notices@pnc.com	Feb 16 2023 20:42:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
517182698	Email/Text: Bankruptcy.Notices@pnc.com	Feb 16 2023 20:42:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
517131442	EDI: PRA.COM	Feb 17 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517182626	EDI: PRA.COM	Feb 17 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
517158705	EDI: PRA.COM	Feb 17 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517166836	EDI: PRA.COM	Feb 17 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o RCS Direct Marketing/Household Bank, POB 41067, Norfolk VA 23541
517182673	EDI: PRA.COM	Feb 17 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517218662	EDI: Q3G.COM	Feb 17 2023 01:34:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517021626	EDI: RMSC.COM	Feb 17 2023 01:34:00	SYNCB, PO Box 965060, Orlando, FL 32896-5060
517024462	+ EDI: RMSC.COM	Feb 17 2023 01:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517021628	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 16 2023 20:42:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
517083595	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 16 2023 20:42:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517021599	*	Barclay Card, PO Box 13337, Philadelphia, PA 19101-3337
517021604	*+	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517021605	*+	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517021606	*+	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517021607	*+	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517021608	*+	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517021609	*+	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517021610	*+	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517021616	*	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
517021622	*+	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
517021623	*+	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
517021613	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, PO Box 15153, Wilmington, DE 19886
517021627	*	SYNCB, PO Box 965060, Orlando, FL 32896-5060
517021611	##+	Central Jersey Hand Surgery, 2 Industrial Way West, Eatontown, NJ 07724-2266
517021619	##+	Equiant Financial Services, 5401 N Pima Road Ste 150, Scottsdale, AZ 85250-2630

TOTAL: 0 Undeliverable, 13 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Craig Scott Keiser	on behalf of Creditor CALIBER HOME LOANS INC. craig.keiser@law.njoag.gov
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor CALIBER HOME LOANS INC. hkaplan@rasnj.com, kimwilson@raslg.com
James J. Cerbone	on behalf of Joint Debtor Wendy L Vargas cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
James J. Cerbone	on behalf of Debtor William Vargas cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
James Patrick Shay	on behalf of Creditor CALIBER HOME LOANS INC. shay@bbs-law.com, jpshay@gmail.com

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Nicholas V. Rogers

on behalf of Creditor CALIBER HOME LOANS INC. nj.bkecf@fedphe.com

Sindi Mncina

on behalf of Creditor CALIBER HOME LOANS INC. smncina@raslg.com

Sindi Mncina

on behalf of Creditor NewRez LLC smncina@raslg.com

Steven P. Kelly

on behalf of Creditor CALIBER HOME LOANS INC. skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 13